
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
April 29, 2011

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$12.1 billion in assets and liabilities of nonbank institutions in the week ending April 20, 2011. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$2.3; Treasury and agency securities, non-MBS, \$0.5; commercial and industrial loans, \$0.6; real estate loans, commercial real estate loans, \$3.2; real estate loans, closed-end residential loans, \$3.2; and other assets, \$1.3. The major liability items affected were: deposits, large time deposits, \$1.3; deposits, other deposits, \$6.8; borrowings, borrowings from others, \$2.5. The residual (assets less liabilities) increased \$1.5.

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
April 29, 2011

Account	2006	2007	2008	2009	2010	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2010 Dec	2011 Jan	2011 Feb	2011 Mar
ASSETS															
1 Bank credit	8.6	9.7	3.4	-6.5	-2.7	-8.2	-6.2	-5.2	0.4	0.1	-2.4	-3.5	-0.7	-6.0	-0.4
2 Securities in bank credit ²	4.1	7.1	0.9	7.7	6.4	6.5	3.9	1.9	12.4	7.0	-1.8	-11.2	0.0	-4.0	8.1
3 Treasury and agency securities ³	1.4	-6.5	9.4	16.0	14.9	16.6	13.0	13.3	18.6	11.8	-0.5	-11.8	2.0	-4.3	12.8
6 Other securities	8.8	28.4	-8.7	-3.5	-7.5	-9.0	-11.0	-17.8	0.6	-2.5	-4.3	-10.1	-4.1	-3.3	-1.5
9 Loans and leases in bank credit ⁸	10.0	10.4	4.0	-10.2	-5.6	-12.6	-9.3	-7.6	-3.6	-2.3	-2.6	-0.7	-0.9	-6.8	-3.4
10 Commercial and industrial loans	13.9	18.8	13.0	-18.5	-8.7	-23.8	-20.0	-14.9	-1.5	0.6	5.7	8.6	5.1	2.4	11.3
11 Real estate loans	10.4	6.8	0.2	-5.5	-5.6	-9.8	-7.7	-7.4	-4.9	-3.1	-6.0	-2.2	-5.6	-10.5	-11.1
12 Revolving home equity loans	1.9	5.7	12.9	0.5	-4.3	-4.7	-4.0	-3.7	-3.4	-6.2	-6.7	-7.8	-7.8	-5.4	-4.4
13 Closed-end residential loans ⁹	10.1	5.6	-8.7	-8.6	-2.5	-12.4	-7.7	-7.4	-0.4	5.4	-3.1	6.9	-0.8	-16.5	-15.3
14 Commercial real estate loans ¹⁰	14.1	8.7	6.4	-4.5	-9.1	-9.2	-9.1	-8.6	-9.7	-10.1	-8.7	-9.2	-9.7	-6.4	-9.3
15 Consumer loans	2.9	6.3	6.7	-3.0	-5.6	-7.0	-8.3	-1.7	-5.6	-7.1	-7.3	0.6	-15.5	-7.0	-2.0
16 Credit cards and other revolving plans	4.1	7.0	6.2	-6.2	-8.9	-14.3	-14.6	-1.2	-11.2	-9.9	-7.6	-1.6	-12.0	-9.2	-3.6
17 Other consumer loans ¹¹	1.2	5.3	7.4	1.9	-1.0	3.5	0.2	-2.4	1.8	-3.6	-6.7	3.4	-19.8	-4.2	0.0
18 Other loans and leases	11.8	19.4	3.5	-23.6	-0.5	-15.1	-1.3	-5.6	1.4	3.5	6.5	-9.7	30.4	-3.6	5.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	26.0	0.5	-18.5	-8.9	-10.4	-16.9	-11.0	-22.2	-18.7	-21.3
22 Interbank loans ¹²	17.8	25.4	-15.1	-38.3	-23.4	-113.0	-55.1	-99.4	37.6	32.0	-47.5	-35.6	-80.0	-34.3	-71.3
25 Cash assets ¹⁵	-5.1	0.0	154.7	47.1	-9.0	39.5	5.0	17.5	15.0	-68.0	65.3	9.3	-1.4	221.7	209.2
26 Trading assets ¹⁶	—	—	—	—	—	-59.5	-39.2	30.6	45.7	-18.7	-33.6	-58.4	-38.0	21.9	-1.3
29 Other assets ¹⁸	13.5	11.2	17.4	-1.4	3.2	-2.6	19.3	0.5	-6.3	-0.3	-3.6	-14.3	-1.0	-6.4	8.1
30 TOTAL ASSETS ¹⁹	9.0	10.7	9.2	-5.8	-2.9	-8.4	-4.4	-3.0	2.9	-7.1	2.4	-5.2	-2.5	14.7	21.7
LIABILITIES															
31 Deposits	7.4	9.1	5.7	5.2	2.4	3.2	1.0	-0.1	5.8	3.1	2.6	-3.8	4.1	5.2	5.7
32 Large time deposits	20.3	15.6	-2.1	-5.7	-7.2	-3.5	-4.9	-19.5	1.7	-6.6	-4.6	-19.7	-1.5	2.5	15.4
33 Other deposits	—	—	—	—	—	5.5	2.9	6.1	7.0	5.9	4.7	0.8	5.7	6.0	3.0
34 Borrowings	12.0	14.3	15.1	-24.5	-17.4	-36.3	-19.4	-28.6	-16.0	-10.7	-17.1	-11.0	-31.4	-0.5	-22.4
37 Trading liabilities ²⁰	—	—	—	—	—	-42.3	-32.5	42.7	69.8	-18.2	-34.4	-2.7	5.0	-78.7	16.9
41 Other liabilities ²¹	17.4	2.8	1.3	-11.2	8.9	-20.6	-3.9	23.6	9.5	5.8	-18.8	-30.9	-4.5	-61.5	26.2
42 TOTAL LIABILITIES ¹⁹	8.4	11.3	11.0	-7.2	-3.2	-7.4	-5.9	-5.3	2.6	-4.2	2.2	-7.6	3.7	8.7	15.1

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	8,940.0	9,212.5	9,227.6	9,227.8	9,200.4	9,176.7	9,132.2	9,129.2	9,134.7	9,151.3	9,179.0	9,170.8
2	Securities in bank credit ²	2,321.0	2,416.2	2,432.6	2,445.7	2,422.7	2,422.8	2,414.6	2,430.9	2,447.8	2,455.4	2,476.0	2,468.6
3	Treasury and agency securities ³	1,467.5	1,606.3	1,626.9	1,639.2	1,623.0	1,625.7	1,619.7	1,637.0	1,651.1	1,666.9	1,684.7	1,680.4
4	Mortgage-backed securities (MBS) ⁴	991.1	1,063.2	1,085.2	1,110.3	1,100.0	1,102.7	1,095.0	1,106.1	1,116.8	1,128.5	1,150.4	1,143.7
5	Non-MBS ⁵	476.4	543.1	541.7	528.8	523.0	523.0	524.7	530.9	534.3	538.4	534.4	536.7
6	Other securities	853.5	809.9	805.7	806.6	799.7	797.1	794.9	793.9	796.7	788.4	791.3	788.2
7	Mortgage-backed securities ⁶	198.9	168.8	166.5	164.7	158.5	155.0	153.3	154.9	155.5	152.5	151.2	147.8
8	Non-MBS ⁷	654.6	641.2	639.2	641.9	641.2	642.1	641.5	639.0	641.2	636.0	640.1	640.3
9	Loans and leases in bank credit ⁸	6,619.0	6,796.3	6,795.0	6,782.1	6,777.6	6,753.9	6,717.6	6,698.3	6,686.9	6,696.0	6,702.9	6,702.2
10	Commercial and industrial loans	1,232.7	1,211.7	1,211.4	1,213.6	1,222.3	1,227.5	1,230.0	1,241.6	1,245.1	1,248.0	1,245.1	1,248.8
11	Real estate loans	3,709.4	3,639.5	3,625.1	3,622.3	3,616.0	3,603.9	3,572.4	3,539.5	3,518.1	3,517.5	3,503.8	3,506.9
12	Revolving home equity loans	599.6	592.2	588.4	585.2	581.4	577.7	575.1	573.0	571.5	571.5	571.0	570.4
13	Closed-end residential loans ⁹	1,499.1	1,509.3	1,514.5	1,526.2	1,535.3	1,538.4	1,517.2	1,497.9	1,484.2	1,486.6	1,475.7	1,478.4
14	Commercial real estate loans ¹⁰	1,610.8	1,538.0	1,522.2	1,510.8	1,499.3	1,487.9	1,480.1	1,468.6	1,462.4	1,459.4	1,457.1	1,458.0
15	Consumer loans	891.6	1,129.4	1,123.5	1,118.9	1,118.7	1,081.0	1,076.3	1,074.5	1,075.1	1,077.4	1,077.8	1,079.3
16	Credit cards and other revolving plans	391.8	615.2	609.2	604.5	604.6	599.4	596.5	594.4	597.6	592.6	591.8	593.6
17	Other consumer loans ¹¹	499.9	514.2	514.3	514.3	514.1	481.5	479.8	480.1	477.6	484.8	486.0	485.7
18	Other loans and leases	785.2	815.6	835.0	827.3	820.7	841.5	838.9	842.8	848.5	853.1	876.3	867.1
19	Fed funds and reverse RPs with nonbanks ¹²	214.9	216.5	219.5	208.7	203.6	212.4	208.3	203.6	207.9	208.7	228.3	216.1
20	All other loans and leases ¹³	570.3	599.1	615.5	618.6	617.1	629.1	630.6	639.2	640.6	644.3	648.0	651.0
21	LESS: Allowance for loan and lease losses	208.7	223.6	218.8	217.7	215.7	211.7	208.5	204.8	202.0	191.8	194.3	193.6
22	Interbank loans ¹²	193.7	173.2	184.7	185.5	180.0	168.0	163.2	153.5	146.5	141.2	134.2	139.0
23	Fed funds and reverse RPs with banks ¹²	143.1	151.0	154.6	156.6	149.9	137.7	135.4	124.8	116.2	117.2	105.1	111.3
24	Loans to commercial banks ¹⁴	50.7	22.2	30.1	28.9	30.1	30.3	27.7	28.6	30.3	24.0	29.1	27.7
25	Cash assets ¹⁵	1,232.6	1,204.3	1,125.6	1,035.5	1,043.5	1,042.4	1,235.0	1,450.5	1,551.8	1,594.4	1,602.4	1,530.0
26	Trading assets ¹⁶	261.4	308.9	321.7	292.0	277.8	269.0	273.9	273.6	263.6	267.9	271.7	278.1
27	Derivatives with a positive fair value ¹⁷	238.0	286.7	297.6	266.2	246.7	240.0	247.4	247.1	238.4	240.5	244.1	249.4
28	Other trading assets	23.3	22.1	24.1	25.7	31.1	29.0	26.4	26.5	25.3	27.5	27.6	28.6
29	Other assets ¹⁸	1,254.0	1,236.8	1,238.2	1,241.9	1,227.2	1,226.3	1,219.6	1,228.0	1,241.1	1,224.0	1,221.5	1,233.8
30	TOTAL ASSETS ¹⁹	11,673.0	11,912.1	11,879.0	11,765.1	11,713.2	11,670.7	11,815.4	12,030.0	12,135.7	12,187.1	12,214.5	12,158.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
LIABILITIES													
31	Deposits	7,686.8	7,842.5	7,871.9	7,890.1	7,865.2	7,892.4	7,926.8	7,964.5	7,964.3	8,015.8	8,022.0	8,011.3
32	Large time deposits	1,844.4	1,786.3	1,783.0	1,756.9	1,728.1	1,726.0	1,729.5	1,751.8	1,754.3	1,774.1	1,790.3	1,770.1
33	Other deposits	5,842.4	6,056.2	6,089.0	6,133.2	6,137.1	6,166.4	6,197.3	6,212.7	6,210.0	6,241.7	6,231.7	6,241.2
34	Borrowings	1,861.6	1,929.2	1,928.4	1,902.3	1,882.9	1,810.3	1,810.3	1,776.3	1,792.4	1,716.6	1,692.1	1,721.7
35	Borrowings from banks in the U.S.	238.7	211.1	220.3	228.2	222.3	204.3	193.5	185.3	176.9	163.4	155.2	166.5
36	Borrowings from others	1,622.8	1,718.0	1,708.1	1,674.1	1,660.6	1,606.1	1,616.9	1,591.0	1,615.5	1,553.3	1,537.0	1,555.2
37	Trading liabilities ²⁰	225.6	294.1	307.6	264.7	264.1	265.2	247.8	251.3	255.5	258.3	260.2	261.7
38	Derivatives with a negative fair value ¹⁷	172.7	218.2	224.6	201.0	190.5	192.1	194.4	195.0	193.0	195.7	195.4	203.4
39	Other trading liabilities	52.9	75.9	83.0	63.7	73.6	73.2	53.5	56.3	62.5	62.6	64.8	58.3
40	Net due to related foreign offices	113.1	4.5	-31.8	-61.4	-72.5	-12.6	69.9	185.9	251.3	351.3	394.0	313.0
41	Other liabilities ²¹	415.5	461.1	461.3	462.1	450.2	448.5	425.6	434.9	448.8	428.6	438.9	444.9
42	TOTAL LIABILITIES ¹⁹	10,302.7	10,531.4	10,537.4	10,457.8	10,390.0	10,403.9	10,480.5	10,612.9	10,712.2	10,770.6	10,807.2	10,752.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,370.3	1,380.7	1,341.5	1,307.2	1,323.1	1,266.8	1,334.9	1,417.1	1,423.5	1,416.5	1,407.3	1,405.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.3	14.2	15.4	12.4	0.7	-4.7	-5.8	-3.4	-4.1	-4.6	-3.1	-0.5
45	Securitized consumer loans ²⁴	296.7	20.3	19.6	19.1	18.9	17.4	16.6	17.1	21.7	20.1	16.2	16.0
46	Securitized credit cards and other revolving plans	271.3	14.9	14.6	14.5	14.2	12.8	12.1	12.5	16.2	15.0	11.8	11.5
47	Other securitized consumer loans	25.4	5.4	5.0	4.7	4.6	4.6	4.5	4.5	5.5	5.1	4.5	4.5
48	Securitized real estate loans ²⁴	967.8	961.7	944.2	946.9	936.5	931.8	941.4	953.4	955.4	980.1	956.9	956.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	8,925.1	9,238.1	9,255.6	9,264.4	9,240.1	9,186.0	9,127.3	9,110.8	9,109.6	9,126.1	9,139.3	9,133.9
2	Securities in bank credit ²	2,324.1	2,430.3	2,456.5	2,470.8	2,425.7	2,414.6	2,406.6	2,433.1	2,438.1	2,443.4	2,451.1	2,449.8
3	Treasury and agency securities ³	1,476.1	1,612.0	1,637.0	1,653.4	1,631.7	1,629.0	1,621.9	1,644.2	1,649.2	1,663.7	1,668.9	1,670.8
4	Mortgage-backed securities (MBS) ⁴	997.4	1,059.9	1,088.4	1,120.0	1,106.8	1,104.7	1,099.7	1,110.7	1,116.3	1,124.8	1,137.1	1,141.8
5	Non-MBS ⁵	478.7	552.1	548.7	533.4	524.9	524.3	522.1	533.5	532.9	538.9	531.8	529.1
6	Other securities	848.1	818.2	819.5	817.5	794.1	785.6	784.7	788.9	788.9	779.7	782.2	779.0
7	Mortgage-backed securities ⁶	200.5	168.6	165.9	165.1	158.2	155.2	154.5	156.0	155.5	152.3	151.4	148.5
8	Non-MBS ⁷	647.6	649.6	653.6	652.4	635.8	630.4	630.2	632.9	633.5	627.4	630.8	630.5
9	Loans and leases in bank credit ⁸	6,600.9	6,807.9	6,799.0	6,793.6	6,814.3	6,771.4	6,720.7	6,677.8	6,671.5	6,682.8	6,688.2	6,684.1
10	Commercial and industrial loans	1,235.1	1,211.2	1,211.7	1,215.3	1,223.7	1,225.5	1,232.4	1,244.3	1,246.4	1,247.6	1,246.4	1,257.2
11	Real estate loans	3,696.4	3,641.6	3,628.9	3,629.9	3,623.4	3,604.8	3,565.5	3,526.6	3,508.8	3,513.4	3,503.5	3,495.8
12	Revolving home equity loans	597.7	592.1	589.5	586.1	582.8	578.7	575.1	571.3	570.0	568.6	568.5	569.2
13	Closed-end residential loans ⁹	1,489.6	1,510.9	1,515.1	1,530.3	1,539.9	1,538.9	1,512.2	1,488.2	1,477.9	1,488.8	1,479.1	1,469.4
14	Commercial real estate loans ¹⁰	1,609.0	1,538.6	1,524.3	1,513.4	1,500.7	1,487.1	1,478.2	1,467.1	1,460.9	1,456.0	1,455.9	1,457.2
15	Consumer loans	887.6	1,130.1	1,118.1	1,116.1	1,130.7	1,099.0	1,082.1	1,069.0	1,070.6	1,072.6	1,072.7	1,074.3
16	Credit cards and other revolving plans	385.3	614.4	606.5	605.1	621.1	613.7	598.4	587.6	589.7	585.2	585.6	587.3
17	Other consumer loans ¹¹	502.4	515.7	511.6	511.0	509.6	485.3	483.8	481.4	480.9	487.4	487.1	487.0
18	Other loans and leases	781.8	825.0	840.4	832.3	836.5	842.2	840.7	837.9	845.6	849.1	865.7	856.9
19	Fed funds and reverse RPs with nonbanks ¹²	217.6	218.0	221.0	210.5	209.9	214.5	215.0	206.1	203.9	205.2	225.4	213.2
20	All other loans and leases ¹³	564.2	607.0	619.4	621.8	626.6	627.7	625.7	631.8	641.8	643.9	640.3	643.6
21	LESS: Allowance for loan and lease losses	207.7	222.3	216.2	215.9	211.0	206.4	206.9	203.7	204.0	196.2	195.7	195.2
22	Interbank loans ¹²	194.9	173.9	187.6	193.7	186.9	170.8	165.4	153.5	138.5	142.2	133.9	138.2
23	Fed funds and reverse RPs with banks ¹²	145.2	151.1	155.8	163.7	155.3	140.2	137.3	125.7	110.1	116.7	107.6	111.8
24	Loans to commercial banks ¹⁴	49.7	22.8	31.8	30.0	31.6	30.6	28.1	27.8	28.4	25.5	26.3	26.4
25	Cash assets ¹⁵	1,244.6	1,126.1	1,126.5	1,106.4	1,139.7	1,191.2	1,334.5	1,465.6	1,558.0	1,604.8	1,626.5	1,570.3
26	Trading assets ¹⁶	257.5	313.4	332.7	317.1	285.4	272.4	265.9	268.1	256.6	261.7	267.2	270.6
27	Derivatives with a positive fair value ¹⁷	234.5	291.1	308.4	290.5	254.3	244.3	240.4	241.7	230.5	233.2	238.5	241.3
28	Other trading assets	23.1	22.3	24.3	26.6	31.2	28.1	25.5	26.5	26.1	28.5	28.7	29.3
29	Other assets ¹⁸	1,267.0	1,236.2	1,238.7	1,241.8	1,233.3	1,229.4	1,224.8	1,239.4	1,245.8	1,231.0	1,223.7	1,222.2
30	TOTAL ASSETS ¹⁹	11,681.4	11,865.4	11,924.9	11,907.4	11,874.5	11,843.4	11,910.9	12,033.7	12,104.5	12,169.6	12,194.8	12,140.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20	
LIABILITIES														
31	Deposits	7,728.7	7,795.2	7,858.9	7,921.1	7,945.7	7,913.1	7,933.5	8,011.3	8,029.3	8,114.6	8,129.1	8,067.1	
32	Large time deposits	1,834.0	1,791.3	1,796.6	1,766.8	1,737.4	1,735.0	1,727.2	1,741.7	1,745.1	1,763.5	1,771.2	1,758.2	
33	Other deposits	5,894.8	6,003.9	6,062.3	6,154.4	6,208.3	6,178.1	6,206.3	6,269.6	6,284.3	6,351.1	6,357.9	6,308.9	
34	Borrowings	1,863.8	1,935.4	1,926.8	1,892.8	1,882.0	1,806.0	1,808.4	1,775.1	1,759.9	1,718.6	1,688.9	1,727.9	
35	Borrowings from banks in the U.S.	238.5	213.2	224.3	227.7	225.2	204.0	192.2	183.6	169.0	161.9	156.5	165.6	
36	Borrowings from others	1,625.2	1,722.2	1,702.5	1,665.2	1,656.8	1,601.9	1,616.2	1,591.5	1,590.9	1,556.7	1,532.4	1,562.3	
37	Trading liabilities ²⁰	220.9	309.1	320.8	282.6	266.4	264.8	241.3	244.6	242.8	245.2	247.3	249.4	
38	Derivatives with a negative fair value ¹⁷	171.7	221.7	231.1	212.6	192.3	193.5	190.8	192.7	186.4	190.4	192.2	197.3	
39	Other trading liabilities	49.2	87.3	89.8	70.0	74.1	71.3	50.5	51.8	56.4	54.8	55.1	52.0	
40	Net due to related foreign offices	120.2	-15.7	-17.7	-37.0	-51.3	45.0	131.5	194.2	249.4	286.6	315.5	278.2	
41	Other liabilities ²¹	413.2	465.5	470.9	477.7	456.9	445.1	426.1	431.7	443.8	423.6	428.2	427.3	
42	TOTAL LIABILITIES ¹⁹	10,346.7	10,489.4	10,559.7	10,537.3	10,499.8	10,473.9	10,540.9	10,656.9	10,725.2	10,788.7	10,809.0	10,749.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,334.7	1,376.0	1,365.2	1,370.1	1,374.7	1,369.5	1,370.0	1,376.8	1,379.3	1,380.9	1,385.8	1,390.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.3	14.2	15.4	12.4	0.7	-4.7	-5.8	-3.4	-4.1	-4.6	-3.1	-0.5	
45	Securitized consumer loans ²⁴	296.1	20.4	19.6	19.0	18.8	17.4	16.5	16.5	16.4	16.5	16.4	16.4	
46	Securitized credit cards and other revolving plans	270.7	15.0	14.6	14.3	14.2	12.8	12.0	12.0	11.9	11.9	11.9	11.9	
47	Other securitized consumer loans	25.4	5.5	4.9	4.7	4.6	4.6	4.5	4.5	4.5	4.5	4.5	4.5	
48	Securitized real estate loans ²⁴	966.7	955.5	947.2	960.4	959.5	953.3	950.4	947.3	947.1	945.3	945.3	940.3	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	8,166.3	8,425.6	8,437.1	8,438.2	8,416.5	8,378.0	8,330.1	8,325.4	8,321.1	8,342.8	8,363.4	8,363.1
2	Securities in bank credit ²	2,086.7	2,172.8	2,200.6	2,212.5	2,186.6	2,186.0	2,177.6	2,193.5	2,206.0	2,212.5	2,233.4	2,225.6
3	Treasury and agency securities ³	1,374.4	1,503.2	1,527.6	1,540.3	1,524.5	1,528.2	1,520.9	1,533.3	1,543.3	1,559.7	1,578.4	1,573.8
4	Mortgage-backed securities (MBS) ⁴	969.5	1,044.1	1,066.6	1,091.3	1,081.7	1,083.7	1,076.3	1,089.2	1,099.7	1,110.6	1,132.5	1,125.0
5	Non-MBS ⁵	404.9	459.1	461.0	449.0	442.8	444.5	444.6	444.1	443.6	449.1	445.9	448.8
6	Other securities	712.3	669.5	673.0	672.2	662.1	657.8	656.7	660.2	662.7	652.8	654.9	651.8
7	Mortgage-backed securities ⁶	192.0	161.6	159.2	157.4	150.7	147.3	146.2	147.8	148.2	144.6	143.6	140.3
8	Non-MBS ⁷	520.3	507.9	513.7	514.7	511.4	510.4	510.4	512.4	514.5	508.2	511.3	511.4
9	Loans and leases in bank credit ⁸	6,079.6	6,252.8	6,236.5	6,225.8	6,229.9	6,192.0	6,152.5	6,132.0	6,115.1	6,130.3	6,130.0	6,137.5
10	Commercial and industrial loans	990.4	981.3	981.4	982.2	990.2	995.3	996.1	1,004.7	1,008.2	1,011.0	1,009.6	1,013.3
11	Real estate loans	3,667.2	3,603.2	3,588.3	3,583.6	3,576.9	3,566.2	3,536.8	3,502.9	3,482.3	3,483.6	3,470.9	3,475.0
12	Revolving home equity loans	599.2	591.9	588.1	585.0	581.2	577.4	574.8	572.6	571.1	571.1	570.7	570.1
13	Closed-end residential loans ⁹	1,494.6	1,507.3	1,511.4	1,521.8	1,530.3	1,534.7	1,515.3	1,494.3	1,481.2	1,485.1	1,475.5	1,479.0
14	Commercial real estate loans ¹⁰	1,573.3	1,503.9	1,488.9	1,476.8	1,465.5	1,454.0	1,446.8	1,436.1	1,430.0	1,427.4	1,424.7	1,425.9
15	Consumer loans	890.2	1,128.0	1,122.0	1,117.4	1,117.1	1,079.3	1,074.6	1,072.8	1,073.4	1,075.7	1,076.1	1,077.6
16	Credit cards and other revolving plans	391.8	615.2	609.2	604.5	604.6	599.4	596.5	594.4	597.6	592.6	591.8	593.6
17	Other consumer loans ¹¹	498.4	512.8	512.8	512.8	512.6	479.9	478.1	478.3	475.9	483.1	484.3	484.0
18	Other loans and leases	531.8	540.3	544.8	542.6	545.6	551.2	545.0	551.6	551.2	560.0	573.5	571.6
19	Fed funds and reverse RPs with nonbanks ¹²	142.8	122.0	122.6	119.1	118.2	116.6	111.9	115.7	123.0	128.8	134.9	132.3
20	All other loans and leases ¹³	389.0	418.2	422.2	423.5	427.5	434.6	433.1	435.9	428.2	431.2	438.6	439.3
21	LESS: Allowance for loan and lease losses	207.0	222.5	217.7	216.5	214.5	210.6	207.2	203.6	200.9	190.6	193.2	192.4
22	Interbank loans ¹²	166.7	145.4	158.1	158.2	154.1	142.3	134.9	121.6	118.0	105.7	103.1	110.0
23	Fed funds and reverse RPs with banks ¹²	118.8	125.8	129.7	131.6	126.4	114.7	109.5	96.3	91.4	85.1	77.5	85.7
24	Loans to commercial banks ¹⁴	47.9	19.6	28.4	26.6	27.7	27.7	25.4	25.4	26.7	20.6	25.5	24.3
25	Cash assets ¹⁵	868.0	752.7	764.1	733.8	725.8	704.5	807.0	845.9	872.6	828.6	826.8	775.1
26	Trading assets ¹⁶	153.7	182.7	197.7	177.6	168.0	163.5	166.3	166.8	158.8	160.4	166.6	170.6
27	Derivatives with a positive fair value ¹⁷	143.1	171.2	183.9	163.5	150.0	146.5	151.2	151.5	143.4	143.9	147.9	152.0
28	Other trading assets	10.6	11.5	13.8	14.1	18.0	16.9	15.1	15.3	15.4	16.5	18.7	18.7
29	Other assets ¹⁸	1,213.6	1,187.1	1,189.8	1,191.1	1,180.1	1,178.6	1,169.1	1,170.2	1,181.5	1,169.4	1,167.0	1,179.5
30	TOTAL ASSETS ¹⁹	10,361.4	10,471.1	10,529.0	10,482.4	10,430.0	10,356.2	10,400.2	10,426.4	10,451.1	10,416.2	10,433.8	10,406.0

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
LIABILITIES													
31	Deposits	6,642.9	6,797.8	6,819.0	6,843.3	6,826.4	6,853.0	6,883.2	6,886.6	6,877.9	6,914.5	6,909.1	6,918.2
32	Large time deposits	840.4	788.4	778.2	761.1	740.2	738.0	737.6	726.9	722.9	726.1	727.3	730.3
33	Other deposits	5,802.5	6,009.5	6,040.9	6,082.3	6,086.2	6,115.0	6,145.6	6,159.7	6,155.0	6,188.3	6,181.8	6,187.8
34	Borrowings	1,385.9	1,402.1	1,390.6	1,364.4	1,346.2	1,272.4	1,274.2	1,251.1	1,261.0	1,176.4	1,158.2	1,167.9
35	Borrowings from banks in the U.S.	210.1	175.9	185.8	193.2	196.5	179.0	166.3	154.7	150.4	137.1	127.6	138.6
36	Borrowings from others	1,175.8	1,226.2	1,204.8	1,171.2	1,149.7	1,093.4	1,107.9	1,096.4	1,110.6	1,039.3	1,030.6	1,029.3
37	Trading liabilities ²⁰	114.4	175.1	181.1	148.2	150.7	151.8	141.4	145.0	147.5	145.0	147.4	151.5
38	Derivatives with a negative fair value ¹⁷	78.7	117.3	117.7	96.9	92.7	93.4	101.9	103.4	101.7	100.0	100.8	108.1
39	Other trading liabilities	35.7	57.8	63.4	51.3	58.0	58.5	39.5	41.6	45.7	45.1	46.6	43.4
40	Net due to related foreign offices	458.5	377.6	378.4	353.9	338.4	318.9	326.4	331.1	347.1	368.0	387.1	336.2
41	Other liabilities ²¹	378.7	408.0	410.0	413.0	403.2	401.6	377.0	378.4	384.7	376.3	384.8	393.9
42	TOTAL LIABILITIES ¹⁹	8,980.4	9,160.6	9,179.2	9,122.8	9,064.9	8,997.7	9,002.1	8,992.2	9,018.2	8,980.1	8,986.5	8,967.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,381.1	1,310.4	1,349.9	1,359.7	1,365.1	1,358.5	1,398.0	1,434.2	1,433.0	1,436.1	1,447.2	1,438.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.8	20.7	21.6	19.2	8.4	3.6	2.5	4.5	3.8	3.5	5.0	7.2
45	Securitized consumer loans ²⁴	296.7	20.3	19.6	19.1	18.9	17.4	16.6	17.1	21.7	20.1	16.2	16.0
46	Securitized credit cards and other revolving plans	271.3	14.9	14.6	14.5	14.2	12.8	12.1	12.5	16.2	15.0	11.8	11.5
47	Other securitized consumer loans	25.4	5.4	5.0	4.7	4.6	4.6	4.5	4.5	5.5	5.1	4.5	4.5
48	Securitized real estate loans ²⁴	967.8	961.7	944.2	946.9	936.5	931.8	941.4	953.4	955.4	980.1	956.9	956.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	8,155.7	8,444.4	8,454.8	8,473.1	8,462.0	8,393.8	8,322.1	8,310.0	8,310.7	8,328.8	8,328.1	8,332.5
2	Securities in bank credit ²	2,087.5	2,185.5	2,217.0	2,234.0	2,196.7	2,182.9	2,169.3	2,193.9	2,199.5	2,205.9	2,212.5	2,212.9
3	Treasury and agency securities ³	1,382.0	1,506.7	1,534.4	1,553.5	1,536.3	1,531.3	1,518.8	1,539.3	1,545.2	1,558.7	1,564.9	1,568.7
4	Mortgage-backed securities (MBS) ⁴	975.8	1,040.1	1,068.4	1,100.3	1,088.6	1,086.6	1,082.2	1,093.6	1,099.1	1,107.4	1,119.7	1,124.3
5	Non-MBS ⁵	406.2	466.6	466.0	453.2	447.8	444.7	436.6	445.7	446.1	451.3	445.2	444.4
6	Other securities	705.6	678.9	682.5	680.5	660.3	651.7	650.6	654.5	654.4	647.2	647.6	644.3
7	Mortgage-backed securities ⁶	192.4	161.7	158.9	157.5	150.6	147.5	146.9	148.4	147.8	144.7	143.7	140.9
8	Non-MBS ⁷	513.1	517.2	523.7	523.1	509.7	504.2	503.7	506.2	506.5	502.5	504.0	503.3
9	Loans and leases in bank credit ⁸	6,068.1	6,258.9	6,237.8	6,239.1	6,265.3	6,210.9	6,152.7	6,116.2	6,111.2	6,123.0	6,115.6	6,119.5
10	Commercial and industrial loans	991.4	980.7	981.5	984.3	991.5	992.8	997.1	1,005.9	1,009.5	1,010.9	1,010.7	1,020.1
11	Real estate loans	3,656.3	3,604.8	3,592.7	3,592.9	3,586.8	3,568.5	3,529.7	3,491.6	3,474.0	3,479.1	3,468.8	3,461.4
12	Revolving home equity loans	597.5	591.8	589.2	585.9	582.6	578.5	574.9	571.0	569.8	568.4	568.3	568.9
13	Closed-end residential loans ⁹	1,487.3	1,508.6	1,512.8	1,528.1	1,537.6	1,536.7	1,509.9	1,486.0	1,475.7	1,486.6	1,476.8	1,467.2
14	Commercial real estate loans ¹⁰	1,571.6	1,504.4	1,490.6	1,479.0	1,466.6	1,453.4	1,444.9	1,434.5	1,428.6	1,424.2	1,423.7	1,425.3
15	Consumer loans	886.3	1,128.6	1,116.5	1,114.6	1,129.2	1,097.4	1,080.5	1,067.3	1,069.0	1,070.9	1,071.0	1,072.6
16	Credit cards and other revolving plans	385.3	614.4	606.5	605.1	621.1	613.7	598.4	587.6	589.7	585.2	585.6	587.3
17	Other consumer loans ¹¹	501.0	514.2	510.1	509.5	508.1	483.7	482.1	479.7	479.2	485.7	485.3	485.3
18	Other loans and leases	534.0	544.8	547.1	547.3	557.9	552.1	545.5	551.4	558.7	562.0	565.1	565.5
19	Fed funds and reverse RPs with nonbanks ¹²	148.3	125.1	122.6	120.7	124.8	119.0	116.8	119.5	125.3	127.2	130.5	129.3
20	All other loans and leases ¹³	385.8	419.7	424.5	426.5	433.1	433.0	428.7	431.9	433.4	434.8	434.6	436.1
21	LESS: Allowance for loan and lease losses	206.1	221.0	214.9	214.7	209.7	205.2	205.8	202.7	203.0	195.2	194.7	194.2
22	Interbank loans ¹²	170.8	145.8	158.9	164.2	162.2	145.5	136.5	123.7	115.7	109.4	104.3	109.8
23	Fed funds and reverse RPs with banks ¹²	123.0	125.9	129.9	136.9	132.9	117.3	111.0	98.7	90.3	86.9	81.0	86.4
24	Loans to commercial banks ¹⁴	47.8	20.0	28.9	27.3	29.3	28.2	25.6	25.0	25.4	22.5	23.3	23.4
25	Cash assets ¹⁵	849.5	746.4	760.8	752.3	768.7	728.3	803.8	828.1	856.0	816.1	848.7	785.4
26	Trading assets ¹⁶	152.4	184.4	202.6	190.7	171.1	167.1	162.5	164.8	155.8	159.8	164.5	167.4
27	Derivatives with a positive fair value ¹⁷	141.4	173.2	189.3	176.3	152.4	149.7	147.4	148.9	140.2	141.9	146.3	148.3
28	Other trading assets	11.0	11.2	13.2	14.4	18.7	17.4	15.1	15.9	15.6	17.8	18.1	19.1
29	Other assets ¹⁸	1,222.3	1,189.1	1,190.3	1,190.2	1,185.5	1,181.5	1,171.2	1,177.9	1,182.8	1,174.2	1,168.8	1,168.8
30	TOTAL ASSETS ¹⁹	10,344.5	10,489.1	10,552.4	10,555.9	10,539.7	10,410.9	10,390.4	10,402.0	10,418.0	10,393.2	10,419.7	10,369.7

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
LIABILITIES													
31	Deposits	6,693.2	6,754.8	6,802.4	6,870.8	6,900.2	6,862.7	6,888.6	6,941.1	6,951.0	7,022.0	7,029.3	6,977.5
32	Large time deposits	837.8	793.6	786.1	766.1	742.9	736.7	734.7	724.2	720.7	724.2	722.9	723.8
33	Other deposits	5,855.3	5,961.3	6,016.3	6,104.6	6,157.3	6,126.0	6,153.9	6,217.0	6,230.3	6,297.8	6,306.3	6,253.7
34	Borrowings	1,381.1	1,413.8	1,397.0	1,358.8	1,345.4	1,272.1	1,275.3	1,244.4	1,238.4	1,172.5	1,152.6	1,171.1
35	Borrowings from banks in the U.S.	210.7	176.2	189.3	193.3	196.5	179.1	166.1	154.2	145.2	137.2	130.0	139.6
36	Borrowings from others	1,170.4	1,237.7	1,207.7	1,165.5	1,148.9	1,093.0	1,109.1	1,090.2	1,093.2	1,035.3	1,022.6	1,031.4
37	Trading liabilities ²⁰	114.9	175.1	186.0	159.7	157.3	160.4	141.5	146.1	145.8	144.5	146.1	149.2
38	Derivatives with a negative fair value ¹⁷	81.9	107.5	115.9	103.1	96.7	104.8	105.2	108.1	104.6	105.9	107.4	111.8
39	Other trading liabilities	33.0	67.5	70.1	56.7	60.6	55.6	36.3	38.0	41.2	38.6	38.7	37.4
40	Net due to related foreign offices	447.4	360.0	383.7	373.7	355.6	351.1	341.1	321.8	327.8	307.2	336.9	306.5
41	Other liabilities ²¹	376.3	412.3	421.1	425.9	409.7	398.2	377.0	374.8	378.8	369.1	372.0	378.3
42	TOTAL LIABILITIES ¹⁹	9,012.8	9,116.1	9,190.3	9,188.9	9,168.1	9,044.4	9,023.4	9,028.2	9,041.7	9,015.3	9,036.9	8,982.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,331.7	1,373.0	1,362.1	1,367.0	1,371.6	1,366.5	1,367.0	1,373.7	1,376.2	1,377.9	1,382.7	1,387.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.8	20.7	21.6	19.2	8.4	3.6	2.5	4.5	3.8	3.5	5.0	7.2
45	Securitized consumer loans ²⁴	296.1	20.4	19.6	19.0	18.8	17.4	16.5	16.5	16.4	16.5	16.4	16.4
46	Securitized credit cards and other revolving plans	270.7	15.0	14.6	14.3	14.2	12.8	12.0	12.0	11.9	11.9	11.9	11.9
47	Other securitized consumer loans	25.4	5.5	4.9	4.7	4.6	4.6	4.5	4.5	4.5	4.5	4.5	4.5
48	Securitized real estate loans ²⁴	966.7	955.5	947.2	960.4	959.5	953.3	950.4	947.3	947.1	945.3	945.3	940.3

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	5,194.5	5,400.9	5,419.7	5,405.8	5,383.4	5,354.9	5,296.0	5,308.5	5,308.3	5,325.0	5,344.6	5,334.1
2	Securities in bank credit ²	1,439.0	1,487.7	1,509.5	1,500.8	1,472.6	1,477.5	1,452.7	1,469.5	1,482.0	1,487.6	1,507.0	1,496.3
3	Treasury and agency securities ³	932.5	1,021.9	1,043.2	1,037.7	1,019.3	1,023.6	1,002.1	1,015.2	1,025.0	1,038.6	1,056.0	1,047.3
4	Mortgage-backed securities (MBS) ⁴	694.7	748.2	764.4	776.9	759.8	760.8	748.4	754.2	762.7	770.1	790.2	779.5
5	Non-MBS ⁵	237.9	273.7	278.9	260.9	259.5	262.8	253.7	261.0	262.3	268.5	265.9	267.7
6	Other securities	506.5	465.7	466.2	463.1	453.3	453.9	450.6	454.3	457.0	449.0	451.0	449.0
7	Mortgage-backed securities ⁶	166.6	139.7	137.4	136.4	129.8	125.3	124.5	126.6	127.3	123.6	123.3	120.0
8	Non-MBS ⁷	339.9	326.1	328.9	326.7	323.5	328.7	326.2	327.7	329.8	325.4	327.7	329.0
9	Loans and leases in bank credit ⁸	3,755.5	3,913.3	3,910.2	3,905.0	3,910.7	3,877.4	3,843.3	3,839.0	3,826.3	3,837.4	3,837.6	3,837.8
10	Commercial and industrial loans	610.8	604.7	604.9	606.4	613.2	615.6	616.8	626.5	629.9	633.5	632.6	634.5
11	Real estate loans	2,053.2	2,017.8	2,013.6	2,012.3	2,011.9	2,009.5	1,984.8	1,967.4	1,953.3	1,949.7	1,941.4	1,938.9
12	Revolving home equity loans	477.9	467.6	464.2	458.1	450.5	447.2	445.5	443.4	441.6	440.6	440.1	439.2
13	Closed-end residential loans ⁹	989.3	995.6	1,003.0	1,014.1	1,026.8	1,032.6	1,014.5	1,004.6	994.9	992.6	985.2	984.7
14	Commercial real estate loans ¹⁰	585.9	554.5	546.4	540.1	534.5	529.7	524.8	519.5	516.7	516.4	516.0	515.0
15	Consumer loans	680.2	875.8	870.4	866.3	862.9	824.5	819.2	816.6	814.1	818.6	818.7	818.7
16	Credit cards and other revolving plans	316.2	506.2	499.8	495.4	492.0	486.8	482.9	481.3	482.4	481.0	479.7	480.1
17	Other consumer loans ¹¹	363.9	369.7	370.6	370.9	370.9	337.7	336.3	335.3	331.7	337.6	339.0	338.6
18	Other loans and leases	411.4	415.0	421.3	420.0	422.7	427.8	422.5	428.5	429.0	435.6	444.9	445.7
19	Fed funds and reverse RPs with nonbanks ¹²	140.6	119.4	120.5	116.2	114.5	113.1	109.1	111.8	119.1	124.4	127.2	127.2
20	All other loans and leases ¹³	270.9	295.6	300.8	303.8	308.3	314.7	313.4	316.7	309.9	311.2	317.8	318.5
21	LESS: Allowance for loan and lease losses	149.9	165.3	159.7	159.5	157.7	152.8	150.8	149.0	147.7	137.3	139.6	138.8
22	Interbank loans ¹²	113.9	90.5	109.9	105.1	107.0	99.3	88.5	76.4	72.7	58.9	60.2	67.2
23	Fed funds and reverse RPs with banks ¹²	68.8	73.9	83.4	79.7	79.5	72.4	63.8	52.2	47.6	40.1	36.2	44.7
24	Loans to commercial banks ¹⁴	45.1	16.6	26.5	25.4	27.5	26.9	24.7	24.2	25.1	18.9	23.9	22.6
25	Cash assets ¹⁵	577.6	461.2	465.1	450.6	450.3	427.7	518.8	544.1	574.5	511.6	513.3	476.2
26	Trading assets ¹⁶	146.7	175.4	190.4	170.8	161.6	157.3	160.2	161.1	153.0	154.4	161.0	164.9
27	Derivatives with a positive fair value ¹⁷	137.2	164.6	177.1	157.2	144.3	141.0	145.7	146.1	137.9	138.2	142.6	146.5
28	Other trading assets	9.5	10.7	13.2	13.6	17.3	16.3	14.5	15.0	15.1	16.2	18.4	18.4
29	Other assets ¹⁸	933.4	906.1	907.8	909.9	898.2	898.6	889.9	893.8	906.5	896.6	894.9	905.0
30	TOTAL ASSETS¹⁹	6,816.2	6,868.8	6,933.3	6,882.6	6,842.9	6,785.0	6,802.6	6,834.8	6,867.4	6,809.2	6,834.4	6,808.7

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
LIABILITIES													
31	Deposits	4,013.9	4,091.7	4,107.2	4,129.6	4,130.1	4,151.8	4,187.2	4,207.3	4,198.0	4,223.0	4,216.5	4,216.4
32	Large time deposits	385.1	342.0	336.2	323.9	308.1	306.4	308.0	299.4	296.3	300.3	301.1	301.9
33	Other deposits	3,628.8	3,749.7	3,771.0	3,805.6	3,822.1	3,845.3	3,879.2	3,907.8	3,901.7	3,922.7	3,915.4	3,914.6
34	Borrowings	1,016.4	1,039.5	1,025.6	1,006.8	987.1	915.2	927.3	908.3	923.8	841.2	830.5	836.9
35	Borrowings from banks in the U.S.	116.0	95.2	104.6	114.3	113.7	95.1	88.8	82.2	83.0	79.2	74.0	77.3
36	Borrowings from others	900.4	944.3	921.0	892.6	873.4	820.1	838.5	826.0	840.8	762.0	756.5	759.6
37	Trading liabilities ²⁰	110.2	168.8	175.3	143.5	146.1	147.6	137.3	140.9	143.3	140.7	143.2	147.1
38	Derivatives with a negative fair value ¹⁷	75.4	111.9	112.8	92.9	88.8	89.9	98.5	100.1	98.4	96.3	97.3	104.4
39	Other trading liabilities	34.8	56.9	62.5	50.5	57.3	57.7	38.8	40.8	44.9	44.4	46.0	42.7
40	Net due to related foreign offices	409.0	324.5	330.9	302.2	288.2	269.4	271.3	274.7	290.9	306.9	319.0	271.2
41	Other liabilities ²¹	310.8	342.1	345.2	348.6	337.1	335.2	311.5	311.5	316.7	309.2	317.9	329.0
42	TOTAL LIABILITIES ¹⁹	5,860.2	5,966.6	5,984.2	5,930.7	5,888.6	5,819.2	5,834.6	5,842.6	5,872.7	5,820.9	5,827.1	5,800.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	956.0	902.2	949.0	951.9	954.3	965.8	968.0	992.1	994.7	988.3	1,007.3	1,008.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-0.5	15.3	16.2	14.0	4.7	2.1	1.1	3.3	2.5	2.1	3.6	5.8
45	Securitized consumer loans ²⁴	247.2	5.3	4.9	4.6	4.6	4.5	4.5	4.5	5.5	5.1	4.4	4.4
46	Securitized credit cards and other revolving plans	222.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	24.7	5.3	4.9	4.6	4.6	4.5	4.5	4.5	5.5	5.1	4.4	4.4
48	Securitized real estate loans ²⁴	935.6	930.4	921.4	921.6	914.3	909.2	915.7	924.0	925.4	950.3	927.2	927.4

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	5,185.7	5,420.3	5,431.5	5,438.1	5,417.0	5,357.7	5,299.4	5,295.4	5,296.4	5,313.6	5,314.4	5,310.6
2	Securities in bank credit ²	1,436.3	1,503.1	1,525.9	1,528.7	1,484.8	1,475.0	1,451.1	1,466.0	1,468.0	1,473.2	1,480.2	1,477.7
3	Treasury and agency securities ³	933.0	1,031.4	1,052.9	1,060.8	1,033.1	1,023.5	1,001.6	1,013.9	1,016.8	1,028.6	1,035.3	1,035.0
4	Mortgage-backed securities (MBS) ⁴	698.4	746.1	767.2	788.6	769.5	764.8	752.4	756.5	759.5	765.1	777.3	777.5
5	Non-MBS ⁵	234.6	285.2	285.8	272.2	263.7	258.7	249.2	257.4	257.4	263.5	258.1	257.5
6	Other securities	503.3	471.7	473.0	467.9	451.7	451.5	449.6	452.1	451.2	444.6	444.8	442.7
7	Mortgage-backed securities ⁶	167.4	139.4	137.1	136.1	129.1	126.0	125.7	127.4	127.0	124.1	123.3	120.3
8	Non-MBS ⁷	335.9	332.3	335.9	331.8	322.6	325.5	323.9	324.7	324.2	320.6	321.6	322.4
9	Loans and leases in bank credit ⁸	3,749.3	3,917.3	3,905.6	3,909.4	3,932.2	3,882.7	3,848.2	3,829.4	3,828.4	3,840.4	3,834.2	3,832.9
10	Commercial and industrial loans	611.4	603.8	605.1	608.1	614.5	614.6	618.0	627.1	630.2	633.3	632.8	638.5
11	Real estate loans	2,045.7	2,019.7	2,012.2	2,015.6	2,014.8	2,001.3	1,981.9	1,960.3	1,948.5	1,951.9	1,947.7	1,936.8
12	Revolving home equity loans	475.1	469.0	466.4	459.3	450.9	447.3	443.9	440.5	439.5	438.3	438.2	438.2
13	Closed-end residential loans ⁹	984.4	996.6	999.2	1,016.0	1,028.8	1,025.7	1,014.0	999.9	992.4	998.4	994.3	984.2
14	Commercial real estate loans ¹⁰	586.2	554.1	546.5	540.4	535.1	528.2	524.0	519.8	516.6	515.1	515.3	514.3
15	Consumer loans	677.0	876.3	865.9	863.0	871.4	837.7	823.7	812.4	813.1	816.4	815.8	816.5
16	Credit cards and other revolving plans	310.8	505.4	498.3	496.0	505.3	498.8	485.7	476.3	477.6	474.1	474.1	475.0
17	Other consumer loans ¹¹	366.1	370.9	367.6	367.0	366.1	338.9	338.0	336.1	335.5	342.3	341.8	341.5
18	Other loans and leases	415.2	417.4	422.4	422.7	431.5	429.1	424.6	429.7	436.6	438.9	437.8	441.1
19	Fed funds and reverse RPs with nonbanks ¹²	146.6	120.7	120.7	118.2	120.6	115.9	114.0	116.0	121.3	123.1	122.5	124.3
20	All other loans and leases ¹³	268.6	296.6	301.7	304.5	310.8	313.1	310.6	313.8	315.3	315.7	315.3	316.7
21	LESS: Allowance for loan and lease losses	148.7	163.5	158.3	158.0	154.1	149.2	149.6	147.5	149.1	141.2	140.8	140.1
22	Interbank loans ¹²	115.5	91.4	110.0	108.8	113.5	101.7	88.9	77.0	71.0	61.3	58.9	66.7
23	Fed funds and reverse RPs with banks ¹²	70.9	74.1	83.2	83.3	85.4	75.0	64.6	53.3	47.0	40.2	37.1	44.8
24	Loans to commercial banks ¹⁴	44.6	17.3	26.9	25.5	28.1	26.7	24.3	23.6	24.0	21.1	21.9	21.9
25	Cash assets ¹⁵	564.2	456.8	461.4	454.6	474.3	437.1	513.4	532.6	563.2	508.1	538.0	492.1
26	Trading assets ¹⁶	145.5	176.7	194.9	183.4	164.4	161.2	156.9	159.3	150.3	154.2	159.0	161.9
27	Derivatives with a positive fair value ¹⁷	135.6	166.4	182.3	169.6	146.4	144.1	142.1	143.6	135.0	136.6	141.1	143.1
28	Other trading assets	9.9	10.3	12.6	13.8	18.0	17.1	14.8	15.6	15.3	17.6	17.9	18.8
29	Other assets ¹⁸	941.3	907.4	909.0	908.7	903.4	901.1	892.9	901.1	905.7	898.6	892.0	892.0
30	TOTAL ASSETS¹⁹	6,803.6	6,889.1	6,948.5	6,935.6	6,918.5	6,809.6	6,801.9	6,818.0	6,837.6	6,794.6	6,821.4	6,783.2

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20	
LIABILITIES														
31	Deposits	4,033.6	4,064.8	4,099.5	4,148.3	4,177.7	4,155.5	4,182.2	4,226.3	4,232.0	4,281.7	4,289.1	4,254.9	
32	Large time deposits	382.0	347.4	342.2	326.5	308.4	304.0	304.2	296.6	294.4	297.5	296.8	296.7	
33	Other deposits	3,651.7	3,717.4	3,757.3	3,821.8	3,869.3	3,851.4	3,877.9	3,929.7	3,937.6	3,984.3	3,992.3	3,958.2	
34	Borrowings	1,014.9	1,047.9	1,032.3	1,000.5	984.1	911.3	925.1	907.2	909.8	844.7	831.5	842.2	
35	Borrowings from banks in the U.S.	116.0	97.4	109.2	115.4	113.7	94.1	87.5	81.6	78.3	79.0	74.9	76.2	
36	Borrowings from others	898.9	950.6	923.1	885.1	870.4	817.2	837.5	825.6	831.5	765.7	756.6	766.0	
37	Trading liabilities ²⁰	110.5	169.5	180.3	154.3	152.5	156.1	137.2	141.8	141.5	140.1	141.6	144.7	
38	Derivatives with a negative fair value ¹⁷	78.3	102.8	111.0	98.4	92.7	101.2	101.7	104.5	101.1	102.2	103.7	108.1	
39	Other trading liabilities	32.2	66.7	69.3	56.0	59.8	54.9	35.5	37.2	40.4	37.9	37.9	36.7	
40	Net due to related foreign offices	398.9	307.2	331.5	320.2	301.6	293.5	284.9	267.0	274.2	253.7	278.5	251.0	
41	Other liabilities ²¹	312.2	341.2	355.3	357.8	342.9	335.4	314.6	312.9	315.8	307.5	310.0	317.3	
42	TOTAL LIABILITIES ¹⁹	5,870.2	5,930.6	5,999.0	5,981.1	5,958.8	5,851.8	5,843.9	5,855.2	5,873.4	5,827.7	5,850.7	5,810.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	933.4	958.4	949.5	954.5	959.7	957.8	957.9	962.7	964.2	966.9	970.7	973.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-0.5	15.3	16.2	14.0	4.7	2.1	1.1	3.3	2.5	2.1	3.6	5.8	
45	Securitized consumer loans ²⁴	246.7	5.4	4.9	4.6	4.6	4.5	4.4	4.4	4.4	4.5	4.5	4.5	
46	Securitized credit cards and other revolving plans	222.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	24.7	5.4	4.9	4.6	4.6	4.5	4.4	4.4	4.4	4.5	4.5	4.5	
48	Securitized real estate loans ²⁴	934.8	926.4	919.0	932.2	931.3	926.0	923.5	920.4	920.2	918.4	918.5	914.2	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	2,971.8	3,024.6	3,017.4	3,032.4	3,033.2	3,023.1	3,034.1	3,017.0	3,012.8	3,017.8	3,018.8	3,029.0
2	Securities in bank credit ²	647.7	685.1	691.1	711.6	714.0	708.5	724.8	724.0	723.9	724.9	726.3	729.3
3	Treasury and agency securities ³	441.9	481.3	484.4	502.6	505.2	504.6	518.8	518.0	518.3	521.1	522.4	526.6
4	Mortgage-backed securities (MBS) ⁴	274.8	295.9	302.2	314.4	321.9	322.9	327.9	334.9	337.0	340.5	342.4	345.5
5	Non-MBS ⁵	167.0	185.4	182.1	188.2	183.3	181.7	190.9	183.1	181.3	180.6	180.0	181.1
6	Other securities	205.8	203.8	206.7	209.1	208.8	203.8	206.0	206.0	205.6	203.8	204.0	202.7
7	Mortgage-backed securities ⁶	25.4	22.0	21.9	21.0	20.9	22.1	21.8	21.2	20.9	21.0	20.3	20.3
8	Non-MBS ⁷	180.4	181.8	184.9	188.1	187.9	181.8	184.2	184.7	184.7	182.8	183.6	182.4
9	Loans and leases in bank credit ⁸	2,324.1	2,339.5	2,326.3	2,320.8	2,319.2	2,314.6	2,309.2	2,293.0	2,288.8	2,292.9	2,292.4	2,299.6
10	Commercial and industrial loans	379.6	376.6	376.5	375.8	377.0	379.8	379.3	378.2	378.4	377.5	377.0	378.8
11	Real estate loans	1,614.0	1,585.4	1,574.7	1,571.4	1,565.1	1,556.6	1,552.0	1,535.5	1,529.0	1,533.9	1,529.5	1,536.1
12	Revolving home equity loans	121.4	124.3	123.9	126.9	130.6	130.2	129.2	129.2	129.5	130.5	130.5	130.9
13	Closed-end residential loans ⁹	505.3	511.7	508.4	507.8	503.4	502.1	500.8	489.7	486.2	492.5	490.3	494.3
14	Commercial real estate loans ¹⁰	987.4	949.4	942.5	936.7	931.0	924.3	922.0	916.6	913.3	910.9	908.7	910.9
15	Consumer loans	210.1	252.2	251.6	251.1	254.3	254.9	255.4	256.2	259.3	257.1	257.3	258.9
16	Credit cards and other revolving plans	75.6	109.1	109.5	109.1	112.6	112.7	113.6	113.1	115.1	111.6	112.1	113.5
17	Other consumer loans ¹¹	134.5	143.1	142.2	142.0	141.7	142.2	141.8	143.1	144.2	145.5	145.2	145.4
18	Other loans and leases	120.4	125.3	123.5	122.6	122.9	123.4	122.5	123.1	122.1	124.4	128.5	125.9
19	Fed funds and reverse RPs with nonbanks ¹²	2.3	2.7	2.1	2.9	3.7	3.5	2.7	3.9	3.8	4.4	7.7	5.1
20	All other loans and leases ¹³	118.2	122.7	121.4	119.7	119.2	119.9	119.8	119.2	118.3	120.1	120.8	120.8
21	LESS: Allowance for loan and lease losses	57.0	57.2	58.0	57.0	56.8	57.8	56.4	54.6	53.2	53.4	53.5	53.6
22	Interbank loans ¹²	52.8	54.9	48.1	53.1	47.1	43.0	46.4	45.3	45.3	46.8	42.9	42.8
23	Fed funds and reverse RPs with banks ¹²	50.0	51.9	46.3	52.0	46.8	42.2	45.6	44.1	43.7	45.0	41.3	41.0
24	Loans to commercial banks ¹⁴	2.8	3.0	1.9	1.2	0.2	0.8	0.7	1.2	1.6	1.8	1.6	1.8
25	Cash assets ¹⁵	290.5	291.5	298.9	283.2	275.4	276.7	288.2	301.9	298.1	317.0	313.5	298.9
26	Trading assets ¹⁶	7.0	7.4	7.3	6.8	6.4	6.2	6.1	5.7	5.8	6.0	5.6	5.7
27	Derivatives with a positive fair value ¹⁷	5.9	6.6	6.8	6.3	5.8	5.5	5.5	5.4	5.5	5.7	5.3	5.4
28	Other trading assets	1.1	0.8	0.6	0.5	0.6	0.7	0.6	0.3	0.3	0.3	0.3	0.3
29	Other assets ¹⁸	280.2	281.1	282.0	281.2	281.8	280.0	279.2	276.4	275.0	272.8	272.1	274.6
30	TOTAL ASSETS¹⁹	3,545.2	3,602.2	3,595.8	3,599.8	3,587.1	3,571.2	3,597.5	3,591.7	3,583.7	3,607.0	3,599.4	3,597.3

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending			
										Mar 30	Apr 6	Apr 13	Apr 20
LIABILITIES													
31	Deposits	2,629.0	2,706.1	2,711.8	2,713.8	2,696.3	2,701.3	2,696.0	2,679.3	2,679.9	2,691.4	2,692.6	2,701.7
32	Large time deposits	455.3	446.3	442.0	437.1	432.2	431.6	429.6	427.5	426.6	425.8	426.2	428.5
33	Other deposits	2,173.7	2,259.8	2,269.8	2,276.7	2,264.1	2,269.7	2,266.4	2,251.8	2,253.2	2,265.7	2,266.4	2,273.3
34	Borrowings	369.5	362.6	365.0	357.6	359.0	357.2	346.9	342.8	337.2	335.2	327.7	331.1
35	Borrowings from banks in the U.S.	94.1	80.7	81.2	79.0	82.8	83.9	77.6	72.5	67.4	57.9	53.6	61.3
36	Borrowings from others	275.4	282.0	283.8	278.6	276.2	273.3	269.3	270.3	269.8	277.3	274.0	269.7
37	Trading liabilities ²⁰	4.2	6.3	5.8	4.7	4.6	4.2	4.1	4.1	4.2	4.3	4.2	4.4
38	Derivatives with a negative fair value ¹⁷	3.4	5.4	4.9	3.9	3.8	3.5	3.4	3.3	3.4	3.7	3.5	3.7
39	Other trading liabilities	0.8	0.8	0.9	0.7	0.8	0.7	0.6	0.8	0.8	0.6	0.6	0.7
40	Net due to related foreign offices	49.5	53.1	47.5	51.7	50.2	49.5	55.1	56.4	56.2	61.1	68.1	64.9
41	Other liabilities ²¹	68.0	65.9	64.8	64.4	66.2	66.4	65.5	67.0	68.0	67.1	66.9	64.8
42	TOTAL LIABILITIES ¹⁹	3,120.2	3,194.0	3,194.9	3,192.1	3,176.3	3,178.5	3,167.5	3,149.5	3,145.4	3,159.2	3,159.4	3,167.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	425.0	408.2	400.8	407.7	410.8	392.7	430.0	442.1	438.3	447.8	440.0	430.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.4	5.5	5.4	5.2	3.7	1.5	1.4	1.2	1.4	1.4	1.4	1.5
45	Securitized consumer loans ²⁴	49.4	15.0	14.7	14.5	14.3	12.8	12.2	12.6	16.2	15.0	11.8	11.5
46	Securitized credit cards and other revolving plans	48.7	14.9	14.6	14.5	14.2	12.8	12.1	12.5	16.2	15.0	11.8	11.5
47	Other securitized consumer loans	0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	32.1	31.3	22.7	25.3	22.2	22.6	25.6	29.4	30.0	29.8	29.7	29.2

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20	
ASSETS														
1	Bank credit	2,970.0	3,024.1	3,023.3	3,035.1	3,045.0	3,036.1	3,022.7	3,014.6	3,014.3	3,015.2	3,013.7	3,021.8	
2	Securities in bank credit ²	651.2	682.5	691.1	705.4	711.8	707.9	718.2	727.9	731.5	732.6	732.3	735.2	
3	Treasury and agency securities ³	449.0	475.3	481.5	492.8	503.2	507.7	517.2	525.5	528.3	530.0	529.6	533.7	
4	Mortgage-backed securities (MBS) ⁴	277.3	293.9	301.3	311.7	319.1	321.7	329.8	337.1	339.6	342.3	342.5	346.9	
5	Non-MBS ⁵	171.6	181.4	180.3	181.0	184.1	186.0	187.4	188.3	188.7	187.8	187.1	186.8	
6	Other securities	202.3	207.1	209.5	212.6	208.6	200.2	201.0	202.4	203.2	202.6	202.8	201.5	
7	Mortgage-backed securities ⁶	25.0	22.3	21.8	21.4	21.5	21.4	21.2	21.0	20.8	20.6	20.4	20.6	
8	Non-MBS ⁷	177.2	184.9	187.7	191.2	187.2	178.7	179.8	181.4	182.4	182.0	182.4	180.9	
9	Loans and leases in bank credit ⁸	2,318.8	2,341.7	2,332.2	2,329.7	2,333.1	2,328.2	2,304.5	2,286.7	2,282.8	2,282.6	2,281.4	2,286.6	
10	Commercial and industrial loans	380.0	376.9	376.4	376.2	376.9	378.2	379.0	378.8	379.2	377.7	377.8	381.6	
11	Real estate loans	1,610.6	1,585.1	1,580.5	1,577.4	1,572.1	1,567.3	1,547.8	1,531.3	1,525.5	1,527.3	1,521.1	1,524.6	
12	Revolving home equity loans	122.4	122.8	122.8	126.6	131.7	131.1	130.9	130.5	130.3	130.1	130.1	130.7	
13	Closed-end residential loans ⁹	502.8	512.0	513.6	512.1	508.8	510.9	495.9	486.0	483.2	488.1	482.5	483.0	
14	Commercial real estate loans ¹⁰	985.4	950.3	944.1	938.6	931.6	925.2	920.9	914.8	912.0	909.1	908.5	910.9	
15	Consumer loans	209.3	252.2	250.6	251.5	257.7	259.7	256.8	255.0	255.8	254.5	255.1	256.1	
16	Credit cards and other revolving plans	74.4	109.0	108.2	109.1	115.8	115.0	112.6	111.3	112.1	111.1	111.6	112.3	
17	Other consumer loans ¹¹	134.9	143.2	142.4	142.4	142.0	144.8	144.1	143.7	143.7	143.4	143.6	143.8	
18	Other loans and leases	118.8	127.4	124.7	124.6	126.4	123.0	120.9	121.6	122.1	123.1	127.3	124.4	
19	Fed funds and reverse RPs with nonbanks ¹²	1.7	4.4	1.9	2.6	4.1	3.1	2.8	3.5	4.0	4.1	8.0	5.0	
20	All other loans and leases ¹³	117.2	123.1	122.8	122.1	122.2	119.9	118.1	118.1	118.1	119.1	119.3	119.4	
21	LESS: Allowance for loan and lease losses	57.5	57.5	56.6	56.6	55.6	56.0	56.2	55.2	53.9	54.1	53.9	54.1	
22	Interbank loans ¹²	55.3	54.5	48.8	55.3	48.7	43.8	47.6	46.7	44.7	48.2	45.3	43.1	
23	Fed funds and reverse RPs with banks ¹²	52.1	51.8	46.8	53.6	47.5	42.3	46.3	45.4	43.3	46.8	43.9	41.6	
24	Loans to commercial banks ¹⁴	3.2	2.7	2.1	1.8	1.2	1.5	1.3	1.3	1.5	1.4	1.4	1.5	
25	Cash assets ¹⁵	285.2	289.5	299.4	297.7	294.4	291.2	290.4	295.5	292.8	308.1	310.7	293.3	
26	Trading assets ¹⁶	6.9	7.7	7.7	7.3	6.7	5.8	5.6	5.6	5.5	5.6	5.5	5.5	
27	Derivatives with a positive fair value ¹⁷	5.9	6.8	7.0	6.7	6.0	5.5	5.4	5.3	5.2	5.4	5.2	5.2	
28	Other trading assets	1.1	0.9	0.7	0.6	0.7	0.3	0.3	0.3	0.3	0.2	0.3	0.3	
29	Other assets ¹⁸	281.0	281.7	281.3	281.5	282.1	280.3	278.4	276.8	277.0	275.6	276.9	276.9	
30	TOTAL ASSETS ¹⁹	3,541.0	3,600.1	3,604.0	3,620.3	3,621.3	3,601.3	3,588.5	3,584.0	3,580.4	3,598.6	3,598.2	3,586.5	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20	
LIABILITIES														
31	Deposits	2,659.6	2,690.1	2,702.9	2,722.5	2,722.5	2,707.2	2,706.4	2,714.8	2,719.0	2,740.3	2,740.2	2,722.6	
32	Large time deposits	455.9	446.2	443.9	439.6	434.4	432.6	430.5	427.5	426.4	426.7	426.1	427.1	
33	Other deposits	2,203.7	2,243.9	2,259.0	2,282.9	2,288.0	2,274.5	2,275.9	2,287.3	2,292.6	2,313.5	2,314.1	2,295.5	
34	Borrowings	366.1	365.9	364.7	358.3	361.3	360.7	350.2	337.2	328.6	327.8	321.2	328.9	
35	Borrowings from banks in the U.S.	94.7	78.8	80.1	77.9	82.8	85.0	78.6	72.6	66.9	58.2	55.1	63.4	
36	Borrowings from others	271.5	287.1	284.6	280.4	278.5	275.8	271.6	264.6	261.7	269.6	266.1	265.4	
37	Trading liabilities ²⁰	4.4	5.5	5.7	5.4	4.8	4.4	4.3	4.4	4.3	4.4	4.4	4.5	
38	Derivatives with a negative fair value ¹⁷	3.6	4.7	4.9	4.7	4.1	3.6	3.5	3.6	3.5	3.7	3.7	3.7	
39	Other trading liabilities	0.8	0.8	0.8	0.7	0.8	0.7	0.8	0.8	0.8	0.7	0.7	0.8	
40	Net due to related foreign offices	48.4	52.8	52.2	53.5	54.0	57.6	56.2	54.8	53.6	53.5	58.4	55.5	
41	Other liabilities ²¹	64.1	71.1	65.8	68.1	66.8	62.8	62.4	61.8	62.9	61.6	62.0	61.0	
42	TOTAL LIABILITIES ¹⁹	3,142.6	3,185.5	3,191.3	3,207.8	3,209.4	3,192.6	3,179.5	3,173.0	3,168.3	3,187.6	3,186.2	3,172.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	398.3	414.6	412.6	412.5	411.9	408.7	409.0	411.0	412.1	411.0	412.0	414.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.4	5.5	5.4	5.2	3.7	1.5	1.4	1.2	1.4	1.4	1.4	1.5	
45	Securitized consumer loans ²⁴	49.4	15.0	14.7	14.4	14.2	12.8	12.1	12.0	12.0	11.9	11.9	11.9	
46	Securitized credit cards and other revolving plans	48.8	15.0	14.6	14.3	14.2	12.8	12.0	12.0	11.9	11.9	11.9	11.9	
47	Other securitized consumer loans	0.7	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	31.9	29.0	28.3	28.2	28.1	27.3	26.9	26.9	26.9	26.9	26.8	26.2	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	773.7	786.9	790.5	789.6	783.8	798.7	802.1	803.8	813.6	808.5	815.6	807.7
2	Securities in bank credit ²	234.4	243.4	232.0	233.3	236.1	236.8	237.0	237.4	241.8	242.9	242.7	243.0
3	Treasury and agency securities ³	93.1	103.1	99.3	98.9	98.5	97.5	98.8	103.7	107.8	107.2	106.3	106.6
4	Mortgage-backed securities (MBS) ⁴	21.6	19.1	18.5	19.1	18.3	19.0	18.7	16.9	17.1	17.9	17.9	18.7
5	Non-MBS ⁵	71.5	84.0	80.7	79.8	80.2	78.6	80.1	86.8	90.7	89.3	88.5	87.9
6	Other securities	141.2	140.4	132.7	134.4	137.6	139.3	138.2	133.7	134.0	135.7	136.4	136.4
7	Mortgage-backed securities ⁶	6.9	7.1	7.3	7.3	7.8	7.6	7.1	7.1	7.3	7.9	7.6	7.5
8	Non-MBS ⁷	134.3	133.3	125.5	127.1	129.8	131.6	131.1	126.6	126.7	127.8	128.8	128.9
9	Loans and leases in bank credit ⁸	539.4	543.5	558.5	556.3	547.7	561.9	565.1	566.4	571.8	565.7	572.9	564.7
10	Commercial and industrial loans	242.4	230.4	230.0	231.4	232.0	232.2	233.9	236.9	236.9	237.0	235.5	235.5
11	Real estate loans	42.2	36.3	36.7	38.6	39.1	37.8	35.5	36.5	35.8	33.9	32.9	31.9
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.3	0.3	0.4	0.3	0.3
13	Closed-end residential loans ⁹	4.4	2.0	3.1	4.4	5.0	3.7	1.9	3.7	3.1	1.5	0.2	-0.6
14	Commercial real estate loans ¹⁰	37.5	34.0	33.4	34.0	33.8	33.9	33.3	32.5	32.4	32.0	32.3	32.2
15	Consumer loans	1.4	1.4	1.5	1.5	1.5	1.6	1.7	1.7	1.7	1.7	1.7	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.4	1.4	1.5	1.5	1.5	1.6	1.7	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	253.3	275.3	290.2	284.8	275.1	290.3	293.9	291.2	297.4	293.1	302.8	295.6
19	Fed funds and reverse RPs with nonbanks ¹²	72.1	94.5	96.9	89.6	85.4	95.8	96.5	88.0	85.0	79.9	93.4	83.9
20	All other loans and leases ¹³	181.3	180.9	193.3	195.1	189.7	194.5	197.5	203.3	212.4	213.1	209.4	211.7
21	LESS: Allowance for loan and lease losses	1.7	1.1	1.1	1.2	1.2	1.1	1.3	1.2	1.2	1.1	1.1	1.2
22	Interbank loans ¹²	27.0	27.8	26.6	27.3	25.9	25.7	28.3	31.8	28.5	35.5	31.1	29.0
23	Fed funds and reverse RPs with banks ¹²	24.2	25.1	24.9	25.0	23.5	23.1	26.0	28.6	24.9	32.2	27.6	25.7
24	Loans to commercial banks ¹⁴	2.8	2.6	1.8	2.3	2.4	2.6	2.3	3.3	3.6	3.3	3.5	3.4
25	Cash assets ¹⁵	364.6	451.6	361.5	301.7	317.7	338.0	428.0	604.6	679.2	765.8	775.6	754.9
26	Trading assets ¹⁶	107.7	126.1	124.0	114.4	109.8	105.6	107.6	106.8	104.8	107.5	105.1	107.4
27	Derivatives with a positive fair value ¹⁷	94.9	115.5	113.7	102.7	96.7	93.5	96.2	95.6	95.0	96.6	96.2	97.5
28	Other trading assets	12.7	10.6	10.3	11.7	13.1	12.1	11.4	11.2	9.9	11.0	8.9	10.0
29	Other assets ¹⁸	40.3	49.7	48.4	50.8	47.1	47.7	50.5	57.8	59.6	54.7	54.5	54.3
30	TOTAL ASSETS¹⁹	1,311.6	1,441.0	1,349.9	1,282.6	1,283.1	1,314.5	1,415.2	1,603.6	1,684.5	1,770.9	1,780.7	1,752.3

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010 Mar	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	Week ending				
										Mar 30	Apr 6	Apr 13	Apr 20	
LIABILITIES														
31	Deposits	1,043.9	1,044.7	1,052.9	1,046.8	1,038.8	1,039.3	1,043.6	1,077.9	1,086.4	1,101.4	1,112.9	1,093.1	
32	Large time deposits	1,004.0	997.9	1,004.8	995.9	987.9	988.0	991.9	1,024.8	1,031.4	1,048.0	1,063.0	1,039.8	
33	Other deposits	39.9	46.8	48.1	50.9	51.0	51.4	51.7	53.0	55.0	53.4	49.9	53.3	
34	Borrowings	475.7	527.1	537.7	537.9	536.8	537.9	536.1	525.2	531.4	540.2	534.0	553.8	
35	Borrowings from banks in the U.S.	28.7	35.3	34.5	35.0	25.8	25.2	27.1	30.5	26.5	26.3	27.5	27.8	
36	Borrowings from others	447.0	491.8	503.2	502.9	511.0	512.7	509.0	494.6	504.9	513.9	506.4	525.9	
37	Trading liabilities ²⁰	111.2	119.0	126.5	116.5	113.4	113.4	106.5	106.3	108.0	113.3	112.8	110.2	
38	Derivatives with a negative fair value ¹⁷	94.0	100.8	106.9	104.1	97.8	98.7	92.5	91.6	91.2	95.7	94.6	95.3	
39	Other trading liabilities	17.2	18.2	19.6	12.4	15.6	14.7	14.0	14.7	16.7	17.5	18.2	14.9	
40	Net due to related foreign offices	-345.3	-373.1	-410.2	-415.3	-410.9	-331.5	-256.5	-145.1	-95.8	-16.7	6.9	-23.1	
41	Other liabilities ²¹	36.8	53.1	51.3	49.2	47.0	46.9	48.6	56.4	64.1	52.3	54.2	51.0	
42	TOTAL LIABILITIES ¹⁹	1,322.4	1,370.7	1,358.3	1,335.1	1,325.1	1,406.1	1,478.3	1,620.7	1,694.0	1,790.5	1,820.7	1,785.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-10.8	70.3	-8.4	-52.4	-42.0	-91.7	-63.2	-17.1	-9.5	-19.6	-40.0	-32.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.2	-6.6	-6.2	-6.8	-7.7	-8.3	-8.3	-7.9	-7.9	-8.1	-8.1	-7.8	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20
ASSETS													
1	Bank credit	769.4	793.7	800.8	791.3	778.1	792.2	805.2	800.8	798.9	797.3	811.2	801.4
2	Securities in bank credit ²	236.6	244.8	239.6	236.8	229.1	231.6	237.2	239.2	238.6	237.5	238.5	236.9
3	Treasury and agency securities ³	94.1	105.4	102.6	99.9	95.3	97.7	103.1	104.9	104.0	105.0	103.9	102.2
4	Mortgage-backed securities (MBS) ⁴	21.6	19.9	20.0	19.7	18.2	18.1	17.5	17.0	17.2	17.5	17.3	17.4
5	Non-MBS ⁵	72.4	85.5	82.6	80.2	77.1	79.6	85.5	87.8	86.8	87.6	86.6	84.7
6	Other securities	142.5	139.4	137.0	136.9	133.8	133.9	134.2	134.3	134.6	132.5	134.6	134.7
7	Mortgage-backed securities ⁶	8.0	6.9	7.0	7.6	7.6	7.7	7.6	7.6	7.6	7.6	7.8	7.6
8	Non-MBS ⁷	134.5	132.4	129.9	129.3	126.1	126.2	126.5	126.7	126.9	124.9	126.8	127.1
9	Loans and leases in bank credit ⁸	532.8	548.9	561.2	554.5	549.0	560.6	568.0	561.6	560.3	559.8	572.6	564.5
10	Commercial and industrial loans	243.7	230.5	230.2	231.0	232.2	232.6	235.3	238.4	237.0	236.7	235.7	237.1
11	Real estate loans	40.0	36.7	36.2	37.0	36.6	36.2	35.8	35.1	34.8	34.3	34.6	34.4
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2
13	Closed-end residential loans ⁹	2.4	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2
14	Commercial real estate loans ¹⁰	37.4	34.2	33.6	34.4	34.1	33.7	33.3	32.6	32.3	31.8	32.2	31.9
15	Consumer loans	1.3	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.7	1.7	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.3	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	247.8	280.2	293.3	285.0	278.7	290.1	295.2	286.5	286.9	287.1	300.6	291.4
19	Fed funds and reverse RPs with nonbanks ¹²	69.3	92.9	98.4	89.8	85.1	95.5	98.2	86.6	78.6	78.0	94.9	83.9
20	All other loans and leases ¹³	178.4	187.4	194.9	195.2	193.5	194.7	197.0	199.9	208.3	209.1	205.7	207.5
21	LESS: Allowance for loan and lease losses	1.6	1.3	1.3	1.2	1.2	1.2	1.1	1.1	1.0	1.0	1.0	1.0
22	Interbank loans ¹²	24.1	28.0	28.8	29.5	24.8	25.3	28.9	29.8	22.8	32.8	29.6	28.4
23	Fed funds and reverse RPs with banks ¹²	22.2	25.2	25.9	26.8	22.4	22.9	26.3	27.0	19.8	29.8	26.6	25.5
24	Loans to commercial banks ¹⁴	1.9	2.9	2.9	2.7	2.3	2.4	2.6	2.8	3.0	3.0	3.0	3.0
25	Cash assets ¹⁵	395.2	379.7	365.7	354.1	371.0	462.9	530.6	637.5	702.0	788.6	777.8	784.9
26	Trading assets ¹⁶	105.1	129.0	130.1	126.3	114.3	105.3	103.4	103.3	100.8	101.9	102.8	103.3
27	Derivatives with a positive fair value ¹⁷	93.0	117.9	119.1	114.2	101.9	94.6	93.0	92.7	90.3	91.2	92.2	93.0
28	Other trading assets	12.0	11.2	11.0	12.2	12.4	10.7	10.4	10.6	10.5	10.7	10.6	10.3
29	Other assets ¹⁸	44.7	47.1	48.4	51.6	47.8	47.9	53.6	61.5	63.1	56.8	54.8	53.3
30	TOTAL ASSETS¹⁹	1,336.9	1,376.3	1,372.4	1,351.5	1,334.7	1,432.6	1,520.5	1,631.7	1,686.5	1,776.5	1,775.1	1,770.4

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 29, 2011

Account		2010	2010	2010	2010	2010	2011	2011	2011	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 30	Apr 6	Apr 13	Apr 20	
LIABILITIES														
31	Deposits	1,035.5	1,040.3	1,056.5	1,050.4	1,045.5	1,050.4	1,045.0	1,070.2	1,078.3	1,092.6	1,099.8	1,089.6	
32	Large time deposits	996.1	997.7	1,010.5	1,000.6	994.6	998.3	992.5	1,017.5	1,024.3	1,039.3	1,048.2	1,034.4	
33	Other deposits	39.4	42.6	46.0	49.7	51.0	52.1	52.4	52.6	54.0	53.3	51.6	55.2	
34	Borrowings	482.7	521.5	529.8	534.1	536.7	533.9	533.2	530.7	521.5	546.1	536.3	556.9	
35	Borrowings from banks in the U.S.	27.8	37.0	35.0	34.4	28.7	25.0	26.1	29.4	23.7	24.7	26.5	26.0	
36	Borrowings from others	454.9	484.5	494.8	499.7	507.9	509.0	507.1	501.3	497.7	521.4	509.8	530.9	
37	Trading liabilities ²⁰	106.0	134.0	134.8	122.9	109.1	104.4	99.9	98.5	97.0	100.7	101.2	100.2	
38	Derivatives with a negative fair value ¹⁷	89.8	114.2	115.2	109.6	95.6	88.7	85.6	84.6	81.8	84.5	84.8	85.6	
39	Other trading liabilities	16.2	19.8	19.6	13.3	13.5	15.6	14.3	13.8	15.2	16.2	16.5	14.6	
40	Net due to related foreign offices	-327.2	-375.7	-401.4	-410.7	-406.9	-306.1	-209.6	-127.6	-78.4	-20.6	-21.5	-28.3	
41	Other liabilities ²¹	36.9	53.2	49.8	51.9	47.2	46.9	49.1	56.9	65.1	54.6	56.2	49.0	
42	TOTAL LIABILITIES ¹⁹	1,333.9	1,373.3	1,369.4	1,348.5	1,331.6	1,429.5	1,517.5	1,628.7	1,683.5	1,773.4	1,772.1	1,767.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.2	-6.6	-6.2	-6.8	-7.7	-8.3	-8.3	-7.9	-7.9	-8.1	-8.1	-7.8	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).